



Order Filed on August 16, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlton@kmlawgroup.com Attorneys for Secured Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKEDPASSTHROUGH CERTIFICATES
In Re: Jeanette Pezza a/k/a Jeanette Milagros-Pezza Nicholas Pezza a/k/a Nick Pezza Debtors

Case No.: 23-14796 RG

Hearing Date: 8/2/2023 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 16, 2023



Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Jeanette Pezza a/k/a Jeanette Milagros-Pezza & Nicholas Pezza a/k/a Nick Pezza
Case No.: 23-14796 RG
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKEDPASSTHROUGH CERTIFICATES, holder of a mortgage on real property located at 488 Dewey Avenue, Saddle Brook, NJ, 07663, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Cameron Legg, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Chapter 13 Trustee shall make post-petition adequate protection payments directly to Secured Creditor while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to the full monthly payment nor to its pre-petition arrears, and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the adequate protection payment and the regular payment for the months this loan was in the loan modification was pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by September 15, 2023, or as may be extended by an application to extend the loss mitigation period, or Debtor shall file a modified plan to treat Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

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Debtor: Jeanette Pezza a/k/a Jeanette Milagros-Pezza & Nicholas Pezza a/k/a Nick Pezza
Case No.: 23-14796 RG
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's
objection to confirmation is hereby resolved.

In re:
Nicholas Pezza
Jeanette Pezza
Debtors

Case No. 23-14796-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 16, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholas Pezza, 488 Dewey Avenue, Saddle Brook, NJ 07663-5904
jdb	+ Jeanette Pezza, 878 River Drive, Elmwood Park, NJ 07407-1029

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2023 at the address(es) listed below:

Name	Email Address
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee, for Lehman M Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 cshed@grosspolowy.com, ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST SERIES 2005-A, ASSET BACKEDPASS-THROUGH CERTIFICATES dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certific ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

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magecf@magtrustee.com

Robert Cameron Legg

on behalf of Debtor Nicholas Pezza courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

Robert Cameron Legg

on behalf of Joint Debtor Jeanette Pezza courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8